

Substitute for form 1449/PTO			<b>Complete if Known</b>		
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>			<b>Application Number</b>	10/650,389-Conf. #7166	
			<b>Filing Date</b>	August 28, 2003	
			<b>First Named Inventor</b>	James R. DeFrancesco	
			<b>Art Unit</b>	3692	
			<b>Examiner Name</b>	N. B. Nguyen	
<b>Sheet</b>	1	of	3	<b>Attorney Docket Number</b>	DLT-001DIV2

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
	A80*	US-5,867,799	02-02-1999	Lang et al.	
	A81*	US-6,014,645	01-11-2000	Cunningham	
	A82*	US-6,029,149	02-22-2000	Dykstra et al.	
	A83*	US-6,135,399	10-24-2000	Savoie et al.	
	A84*	US-6,233,566	05-15-2001	Levine et al.	
	A85*	US-6,385,594	05-07-2002	Lebda et al.	
	A86*	US-6,603,487	08-05-2003	Bennett et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code <sup>2</sup> -Number <sup>3</sup> -Kind Code <sup>2</sup> (if known)			
	B4	EP-0629962	12-21-1994	IBM	

<b>Examiner Signature</b>		<b>Date Considered</b>	
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NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>	
	C1645	"CMSI and HNC, Inc. Provide Credit Processing System" Bank Marketing, August 1993, p. 45, 1 page.		
	C1646	"Department Store Reconfigures Credit Decision Process" Credit Risk Management Report, Vol. 2, No. 20, September 28, 1992, 2 pages.		
	C1647	Clark, "Royal Bank to Emphasize Indirect Auto Lending" American Banker, Vol. 163, No. 185, September 28, 1998, p. 17, 2 pages.		
	C1648	Michaelson, "Outsource Financial Chooses CMSI" National Mortgage News, Vol. 22, No. 39, June 22, 1998, p. 39, 2 pages.		
	C1649	Moyer, "Due Soon from Wells Fargo: 10-Minute Car Loans" American Banker, Vol. 161, No. 126, July 2, 1996, page 16, 2 pages.		
	C1650	Office Action issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed March 31, 1998, 12 pages.		
	C1651	Notice of Allowance issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed June 23, 1998, 5 pages.		
	C1652	Office Action issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed September 27, 2001, 8 pages.		

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			<b>First Named Inventor</b>	James R. DeFrancesco
			<b>Art Unit</b>	3692
			<b>Examiner Name</b>	N. B. Nguyen
			<b>Attorney Docket Number</b>	DLT-001DIV2
Sheet	2	of	3	

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	C1653	Notice of Allowance issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed February 12, 2003, 12 pages.		
	C1654	Office Action issued in related U.S. Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed June 6, 2007, 9 pages.		
	C1655	Office Action issued in related U.S. Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed January 10, 2008, 5 pages.		
	C1656	Office Action issued in related U.S. Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed December 19, 2007, 10 pages.		
	C1657	Office Action issued in related U.S. Application No. 10/702,568, Atty. Docket No. DLT-002DIV, mailed October 3, 2007, 13 pages.		
	C1658	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed January 19, 2000, 14 pages.		
	C1659	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 20, 2000, 12 pages.		
	C1660	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed June 6, 2001, 10 pages.		
	C1661	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 21, 2001, 12 pages.		
	C1662	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed September 25, 2002, 9 pages.		
	C1663	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed March 19, 2003, 12 pages.		
	C1664	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed February 1, 2005, 8 pages.		
	C1665	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed August 1, 2005, 6 pages.		
	C1666	Notice of Allowance issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed November 15, 2006, 7 pages.		
	C1667	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed January 28, 2000, 10 pages.		
	C1668	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed April 21, 2000, 10 pages.		
	C1669	Notice of Allowance issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed August 2, 2000, 6 pages.		
	C1670	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed September 8, 2006, 7 pages.		
	C1671	Final Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed June 5, 2007, 8 pages.		
	C1672	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed February 25, 2008, 9 pages.		
	C1673	Office Action issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed April 18, 2000, 13 pages.		

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	C1674	Notice of Allowance issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed August 14, 2000, 7 pages.	
	C1675	Office Action issued in related U.S. Application No. 10/559,066, Atty. Docket No. DLT-004, mailed July 2, 2007, 8 pages.	

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